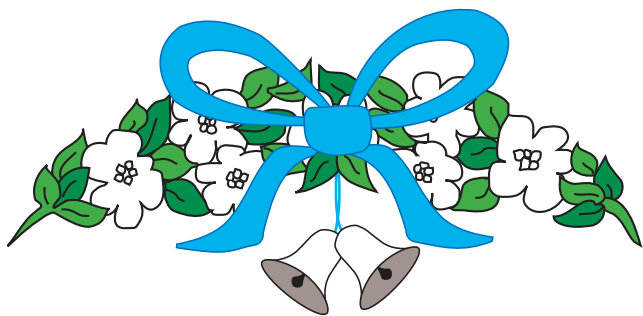


One Perfect Match



Another Perfect Match

The Thrift Savings Plan!

As soon as you are eligible, your TSP contributions are matched by your agency — up to 5% of your basic pay each pay period:

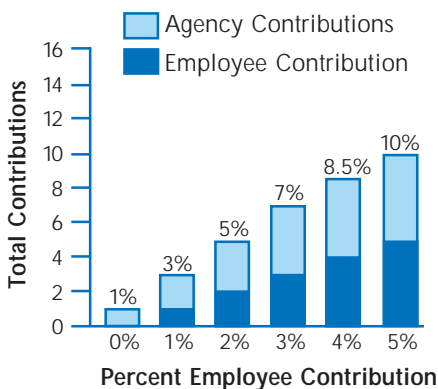
- dollar for dollar on the first 3% you contribute, and
- 50 cents on the dollar for the next 2%.

The match is “perfect” when you contribute at least 5% — that way, you get **ALL** the agency money that is available to you. (You can contribute more, but your agency only matches the first 5%.)

Your agency automatically gives you 1% even if you don’t contribute.

Total TSP Contribution

(includes Agency 1% and Matching Contributions)



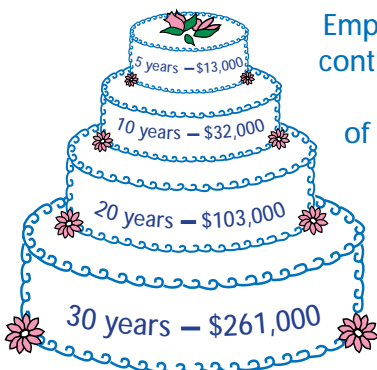
Don't let the perfect match get away or you'll lose out on agency money today that you can't get back tomorrow.

Your TSP Account

To have and to hold for the best years of your life.



Employee A
contributing
1%
of salary



Employee B
contributing
3%
of salary



Employee C
contributing
5%
of salary

These examples assume that Employees A, B, and C all have a salary of \$30,000 and earn an 8% annual rate of return, compounded monthly.

**A perfect match
requires
both give and take.**

**With the
TSP,**



**if you give
5%,**



**you get
5%**



Thrift Savings Plan

As a new FERS employee, you can start your contributions to the TSP within 60 days of being hired. Or you can sign up or increase your contributions during a TSP open season. Visit your personnel office or the TSP Web site (www.tsp.gov) to learn more about the TSP.

TSPLF10 (8/2002)